

EQUITY SELECT (fixed rate)

Equity Loans

5-year fixed rate

6.00%

Annual Percentage Rate

1-5 year APR: 60 monthly payments of
\$19.34 per \$1,000 borrowed.

10-year fixed rate

6.25%

Annual Percentage Rate

6-10 year APR: 120 monthly payments of
\$11.23 per \$1,000 borrowed.

20-year fixed rate

7.00%

Annual Percentage Rate


11-20 year APR: 240 monthly payments of
\$7.76 per \$1,000 borrowed.

Call us at (800) 462-1190 • Select any term, up to 20 years • No closing costs

Annual Percentage Rates shown as of 10/1/06. Offer and rates subject to change without notice. Minimum loan amount \$10,000. Maximum loan amount \$200,000. Subject to credit approval. See a tax professional regarding deductibility of interest. Rate quoted is annual percentage rate (APR) and is based on a loan-to-value (LTV) of 85% or less (75% for condominiums) on 1-4 family owner-occupied residences. Property insurance is required and flood insurance may be required if it is determined that your property is in a flood zone. Customer is responsible for recording fees ranging from \$175-\$250. If needed, the customer would be responsible for an appraisal fee ranging from \$150-\$495, a trust review on properties held in trust ranging from \$75-\$200, and a condo doc review ranging from \$75-\$200. Not available for homes currently for sale or intended to be sold within 6 months of closing.



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